

From: Pat <humeagle@chartermi.net>
Sent: Wednesday, September 23, 2015 10:37 PM
To: EBSA, E-ORI - EBSA
Subject: RIN 1210-AB32

It is essential that the government continue to allow selling "covered calls" in an IRA. There really is no risk. Selling "covered call options" in my IRA has helped generate additional money in the account. I'm always happy for the stock to get called away from me (although it seldom does) since I get to keep the option premium plus the gain on the stock when the "strike price" is above what I paid for the stock. In addition, I get to keep any dividend paid during the time the "covered call option" is alive.

Sincerely---E. R. Humburg Jr. years old. Midland, MI